

ADVANCE FINANCE PUBLIC COMPANY LIMITED

Summary Statement of Assets and Liabilities
(Not audited/reviewed by Certified Public Accountant)
As of 31 August 2015

Assets	Baht	Liabilities	Baht
Cash	30,000	Deposits	5,000,342,359
Interbank and money market items, net	661,303,833	Interbank and money market items, net	102,600,000
Claims on securities	-	Liabilities to deliver securities	-
Investments - net (with obligations Baht 0)	1,436,456,551	Debts issued and Borrowings	-
Investments in subsidiaries and associates, net	-	Company's liabilities under acceptances	-
Loans to customers, net	4,133,667,614	Other liabilities	46,198,492
Accrued interest receivables	5,214,247	Total Liabilities	5,149,140,851
Customers' liabilities under acceptances	-		
Properties foreclosed, net	55,697,216	Shareholders' equity	
Premises and equipment, net	21,694,412	Equity portion ^{1/}	1,000,000,000
Other assets, net	14,203,085	Other reserves	- 16,255,927
		Retained Earnings	195,382,034
Total Assets	6,328,266,958	Total Shareholders' equity	1,179,126,107
		Total liabilities and Shareholders' equity	6,328,266,958

Non-Performing Loan ^{2/} (net) as of 30 June 2015 (Quarterly)	Baht
(3.88 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	153,391,297
Required provisioning for loan loss, as of 30 June 2015 (Quarterly)	135,005,530
Actual provisioning for loan loss, as of 30 June 2015 (Quarterly)	157,778,225
Loans to related parties	-
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	1,121,984,945
(Capital adequacy ratio = 26.63 percents)	
Changes in assets and liabilities this quarter as of 31 August 2015 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	55,411,718
Avals to bills and guarantees of loans	-
Other contingencies	55,411,718

^{1/} Equity portion is referred to the sum of issued and paid-up share capital, stock rights/warrants/options, premium or discount on share capital, and premium on treasury shares less treasury shares

^{2/} Non-Performing Loans (gross) as of 30 June 2015 (Quarterly) 274,733,861
(6.75 percents of total loans before allowance for doubtful accounts of Non-Performing Loans)

We certify here that this summary statement of assets and liabilities is completely, correctly and truly presented.



(Mr. Vaysaruch Tunsiri)
Position: Director



บริษัทเงินทุน แอดวานซ์ จำกัด (มหาชน)
Advance Finance Public Company Limited



(Ms. Nopawan Kertsiri)
Position: Executive Vice President-Accounting Dept